

**UNITED STATES BANKRUPTCY COURT**  
Northern District of Illinois

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 6/15/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors — Do not file this notice in connection with any proof of claim you submit to the court.  
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Richard J Ruich Jr.  
230 Freehauf St  
Lemont, IL 60439

Case Number: 15-20648  
Office Code: 1

Social Security / Individual Taxpayer ID / Employer Tax ID / Other  
nos:  
xxx-xx-0109

Attorney for Debtor(s) (name and address):

William J Weiler  
Robert J. Semrad & Associates, LLC  
2424 Plainfield Road  
Suite 300  
Crest Hill, IL 60403  
Telephone number: (312) 256-8718

Bankruptcy Trustee (name and address):

N. Neville Reid  
Fox, Swibel, Levin & Carroll, LLP  
200 W. Madison Street  
Suite 3000  
Chicago, IL 60606  
Telephone number: 312-224-1245

**Meeting of Creditors:**

Date: **July 23, 2015**

Time: **01:00 PM**

Location: **219 South Dearborn, Office of the U.S. Trustee, 8th Floor, Room 800, Chicago, IL 60604**

**All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

**The presumption of abuse does not arise.**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 9/21/15**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

Eastern Division  
219 S Dearborn  
7th Floor  
Chicago, IL 60604  
Telephone number: 1-866-222-8029

**For the Court:**

Clerk of the Bankruptcy Court:  
Jeffrey P. Allsteadt

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: June 16, 2015

## EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <b><i>Do not include this notice with any filing you make with the court.</i></b>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Richard J Ruich, Jr.  
 Debtor

Case No. 15-20648-JSB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: cmcmullen  
 Form ID: b9a

Page 1 of 1  
 Total Noticed: 21

Date Rcvd: Jun 16, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2015.

db  
 23390431 +Richard J Ruich, Jr., 230 Freehauf St, Lemont, IL 60439-4215  
 23390433 +B and A Property Group LLC, 21 Kristin Pl, Schaumburg, IL 60195-3337  
 23390433 +Damodara Mundluru, 4517 Kingston Ave, Lisle, IL 60532-1324  
 23390435 +Gatewayfinsol, Po Box 3257, Saginaw, MI 48605-3257  
 23390438 +Mage & Price, 707 Lake Cook Road, Deerfield, IL 60015-5613  
 23390439 +Med Business Bureau, Po Box 1219, Park Ridge, IL 60068-7219  
 23390442 +Merchants Cr, 223 W. Jackson Blvd., Suite 400, Chicago, IL 60606-6974  
 23390446 +Municolloyfam, 3348 Ridge Road, Lansing, IL 60438-3112  
 23390447 +Pmh Financial, 9035 Wadsworth Pky Suite 4000, Westminster, CO 80021-8631  
 23390448 +Receivables Performanc, 20816 44th Ave W, Lynnwood, WA 98036-7744  
 23390449 +Robin Rauch, 7515 Murray Ct, Justice, IL 60458  
 23390453 +TCF Bank NA, c/o Robbins Salomon & Patt, 180 N LaSalle 3300, Chicago, IL 60601-2808  
 23390454 +Verizon, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225  
 23390452 +sterling Estates, c/o Babb Ronald, 12757 S Western #207, Blue Island, IL 60406-2157

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: jweiler@robertjsemrad.com Jun 17 2015 01:19:13 William J Weiler,  
 Robert J. Semrad & Associates, LLC, 2424 Plainfield Road, Suite 300,  
 Crest Hill, IL 60403

tr +EDI: QNNREID.COM Jun 17 2015 01:04:00 N. Neville Reid, Fox, Swibel, Levin & Carroll, LLP,  
 200 W. Madison Street, Suite 3000, Chicago, IL 60606-3417

23390430 +E-mail/Text: bankruptcy@rentacenter.com Jun 17 2015 01:22:42 Acceptance Now,  
 5501 Headquarters Dr, Plano, TX 75024-5837

23390432 +EDI: CCS.COM Jun 17 2015 01:03:00 Credit Coll, Po Box 9133, Needham, MA 02494-9133  
 23390434 +E-mail/Text: bknotice@erccollections.com Jun 17 2015 01:20:53 Enhanced Recovery Corp,  
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412

23390437 +EDI: RMSC.COM Jun 17 2015 00:53:00 GECRB/HealthCare, Attn: Bankruptcy, Po Box 103104,  
 Roswell, GA 30076-9104

23390445 +EDI: MID8.COM Jun 17 2015 01:03:00 Midland Funding, 8875 Aero Dr Ste 200,  
 San Diego, CA 92123-2255

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

23390436\* +Gatewayfinsol, Po Box 3257, Saginaw, MI 48605-3257  
 23390440\* +Med Business Bureau, Po Box 1219, Park Ridge, IL 60068-7219  
 23390441\* +Med Business Bureau, Po Box 1219, Park Ridge, IL 60068-7219  
 23390443\* +Merchants Cr, 223 W. Jackson Blvd., Suite 400, Chicago, IL 60606-6974  
 23390444\* +Merchants Cr, 223 W. Jackson Blvd., Suite 400, Chicago, IL 60606-6974  
 23390450\* Robin Rauch, 7515 Murray Ct, Justice, IL 60458  
 23390451\* Robin Rauch, 7515 Murray Ct, Justice, IL 60458

TOTALS: 0, \* 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 18, 2015

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2015 at the address(es) listed below:

N. Neville Reid nreid@fslc.com, nreid@ecf.epiqsystems.com  
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
 William J Weiler on behalf of Debtor Richard J Ruich, Jr. jweiler@robertjsemrad.com,  
 rjscourtdocs@gmail.com

TOTAL: 3